

IN RE:

STEPHEN R. HANEY
AMY LOUISE HANEY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-22653

Chapter 13

Document No.: 95

ORDER OF COURT

AND NOW, this 10th day of September, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).


(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
9/10/24 12:32 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


John C. Melaragno, Judge jlm
United States Bankruptcy Court

In re:
Stephen R. Haney
Amy Louise Haney
Debtors

Case No. 19-22653-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 10, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen R. Haney, Amy Louise Haney, 868 Flemington Street, Pittsburgh, PA 15217-2634
15080586	First National Bank, P.O. Box 6122, Hermitage, PA 16148-0922
15080591	Sears, P.O. Box 6212, Sioux Falls, SD 57117-6282
15080593	Tors R Us/Synchrony Bank, P.O. Box 530939, Atlanta, GA 30353-0939

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2024 01:18:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 11 2024 01:14:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15080579	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:17:50	Aerie, P.O. Box 965059, Orlando, FL 32896-5059
15117583	Email/Text: ally@ebn.phinsolutions.com	Sep 11 2024 01:14:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15080580	+ Email/Text: ally@ebn.phinsolutions.com	Sep 11 2024 01:14:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15080590	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 11 2024 01:17:38	Sears, P.O. Box 182149, Columbus, OH 43218-2149
15090121	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15086460	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15080581	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2024 01:29:00	Cabela's, P.O. Box 82519, Lincoln, NE 68501-2519
15080582	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2024 01:17:58	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15085382	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2024 01:17:39	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15118828	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 11 2024 01:18:27	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15080583	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizen One, P.O. Box 42113, Providence, RI 02940-2113
15080584	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizen's Bank, RPO18P, P.O. Box 42002,

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15080585	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2024 01:15:00	Providence, RI 02940-2002 Comenity/Ultamate Rewards Mastercard, P.O. Box 659820, San Antonio, TX 78265-9120
15118403	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 11 2024 01:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15110228	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 11 2024 01:14:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15116903	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2024 01:17:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15080588	+ Email/Text: Documentfiling@lciinc.com	Sep 11 2024 01:14:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15118868	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 11 2024 01:28:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114267	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2024 01:15:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15080589	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 11 2024 01:15:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
15087545	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 11 2024 01:15:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15080796	^ MEBN	Sep 11 2024 01:10:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15080592	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:18:15	TJX Rewards, P.O. Box 530949, Atlanta, GA 30353-0949
15111832	Email/PDF: ebn_ais@aisinfo.com	Sep 11 2024 01:18:27	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15080594	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 11 2024 01:28:51	Walmart/Synchrony Bank, P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15080587		Kayla Haney
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Joint Debtor Amy Louise Haney rodsheph@cs.com
Rodney D. Shepherd	on behalf of Debtor Stephen R. Haney rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10